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1984 GENERAL PLAN AMENDMENT

COUNTY OF SANTA CLARA HOUSING ELEMENT

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COUNTY OF SANTA CLARA
Department of Planning and Development
Office of Planning

Adopted by Board of Supervisors:
November 20, 1984



County of Santa Clara
Department of Planning & Development
Office of Planning
October 23, 1984 BS

**1984 HOUSING ELEMENT REVISION
FOR THE UNINCORPORATED AREA
OF SANTA CLARA COUNTY**

Relationship to Santa Clara County General Plan

Santa Clara County was first required by the State to prepare a Housing Element in 1967. This first Housing Element was prepared by the Planning Policy Committee (PPC) as a joint effort between the County and the 15 cities. In 1980, Santa Clara County revised its housing element as part of a comprehensive revision of the General Plan. The revised General Plan, adopted in 1980, includes the mandated Housing Element in its format.

The 1984 Housing Element revision is a further update mandated by the State. It provides information specifically for the unincorporated areas of the County. It addresses the current and projected future housing needs and programs within the unincorporated County. It is a supplement to, rather than a revision of, the current Santa Clara County Housing Element.

This document may be used as a reference for the public and other agencies. Sources used for this document include the 1975 Countywide Census, the 1980 U.S. Census, the 1983 Urban County Housing Assistance Plan (HAP), and the Neighborhood Conservation Resources Handbook. The latter two documents were prepared by the Santa Clara County Housing and Community Development Program.

State Role

The State Legislature, through passage of AB 2853 in 1980, mandated that all local governments revise the Housing Element of their General Plans to reflect current and projected future conditions and needs.

AB 2853 specifically mandates that each jurisdiction document:

1. Housing needs.
2. Existing programs intended to meet housing needs.
3. Quantifiable objectives relating to the fulfillment of housing needs.
4. The public participation process involved in the development of the Housing Element.

Regional Role

AB 2853 directs each regional council of governments in California to prepare estimates of existing and projected future housing needs by the year 1990 for each jurisdiction within their region. In the San Francisco Bay Area, the Association of Bay Area Governments (ABAG) was assigned this responsibility. Cities and counties are then

required to adopt policies to meet the estimates or present a determination of why they cannot be met.

ABAG's estimate of future housing needs for Santa Clara County, prepared July 1983, indicates that 391 additional housing units will be needed in the unincorporated area by 1990. This number reflects the County's basic urban development policies prepared in concert with the 15 cities, which state that the primary responsibility for providing for urban development in Santa Clara County lies with the cities. The cities, because they provide the full span of necessary urban services and facilities, are better able to provide housing on the large, urban scale necessary to meet the area's existing and future housing needs.

Achievement of the ABAG-established housing objectives for the unincorporated area can be accomplished within the policies of the County's existing General Plan and the County's existing land use and development regulations.

Organization of Document

The 1984 Housing Element Revision is organized into four major sections. The first major section documents current household and housing stock characteristics, projected needs, land inventory, non-governmental constraints, governmental constraints, and energy conservation opportunities.

The second major section refers to an inventory of existing County efforts to meet local housing needs. It identifies County, State and Non-profit Community Organization programs designed to (1) assist low and moderate income housing development; (2) conserve and improve existing affordable housing stock; (3) provide equal housing opportunities; and (4) coordinate housing activities for the County. This inventory will be available as a separate document through Santa Clara County's Housing and Community Development Program.

The third section quantifies the existing County housing programs as they relate to the County's projected housing needs.

The fourth section documents the public participation involved in the development of the Housing Element.

CURRENT HOUSING NEEDS IN THE UNINCORPORATED AREA

The unincorporated area of Santa Clara County includes unincorporated pockets, those lands inside cities' urban service areas; and lands outside the urban service areas which are virtually rural.

The unincorporated pockets include developed areas, generally part of the urban fabric, and undeveloped lands, generally at the city edge.

The developed areas, such as the Burbank area in San Jose, are built out in a similar manner to their surrounding cities. Only through private or public renewal would new housing be developed in these areas. County and City policy require the annexation of those areas where new development occurs.

The undeveloped lands inside urban service areas, with few exceptions, can receive sewer service only by annexing to the adjacent city. Therefore, new urban housing development in these pockets needing sewers can occur only through annexation. This is consistent with both County and City policy.

Consequently, it is expected that the unincorporated pockets will be annexed at varying rates over time, in accordance with local policies.

The ABAG estimate of housing needs and the County's analysis for this Housing Element Revision is directed to the rural unincorporated area outside the urban service areas because of the policy relationships between the cities and County described above. In the discussion of housing needs, this area will be referred to as the unincorporated analysis area. Within the unincorporated analysis area, there are two subareas which include some concentration of housing units and lots with the potential for construction of new housing. These are the San Martin area and the Lexington area. With some limited exceptions, the remaining subareas in the unincorporated analysis area are extremely low-density with large land parcels.

Existing Households in the Unincorporated Area

Santa Clara County's unincorporated analysis area contains 4,068 households. According to the 1980 U.S. Census, two census tracts contain the majority of these households: San Martin has 2,141 households or 53%, and Lexington has 1,458 households or 36%. Other unincorporated areas included in the following analysis are the hills near Los Altos and the ranchlands of the Diablo Range.

Overpayment

Until recently, 25% of a household's income has been considered the point at which a household begins to pay too much for housing. 30% of a household's income is currently accepted by HUD as overpayment. This percentage was used to calculate the following overpayment analysis for the unincorporated analysis area.

TABLE I
INCOME CATEGORY DEFINITIONS

County Median Income: \$23,370

- o Very Low Income: 50% or less of County Median; \$0 - \$11,685
- o Low Income: 51% to 80% of County Median; \$11,686 - \$18,696
- o Moderate Income: 81% to 120% of County Median; \$18,697 to \$28,044
- o High Income: 121% or more of County Median; \$28,048⁺

(Source: 1980 U.S. Census)

TABLE 2

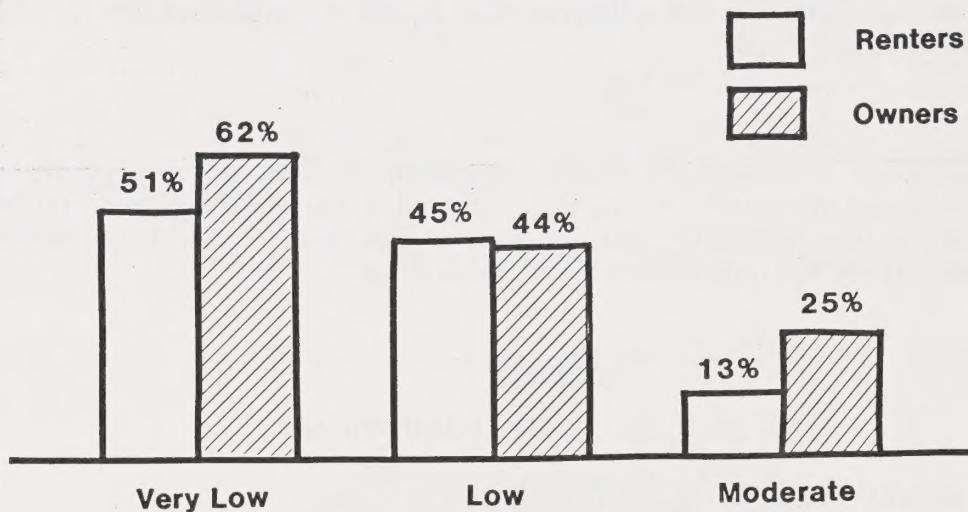
NUMBER OF HOUSEHOLDS IN THE UNINCORPORATED COUNTY
PAYING 30% OR MORE OF HOUSEHOLD INCOME FOR
HOUSING, BY INCOME CATEGORY

	<u>Very Low + Low = Lower</u>	<u>Moderate</u>
Renter	150	109
Owner	205	259

(Source: 1980 U.S. Census)

TABLE 3

PERCENTAGE OF HOUSEHOLD PAYING 30% OR MORE
OF HOUSEHOLD INCOME FOR HOUSING,
BY INCOME CATEGORY



- o Very Low Income: 50% or less of County Median; \$0 - \$11,685
- o Low Income: 51% to 80% of County Median; \$11,686 - \$18,696
- o Moderate Income: 81% to 120% of County Median; \$18,697 to \$28,044
- o High Income: 121% or more of County Median; \$28,048⁺

(Source: 1980 Census)

Special Needs

This section defines special needs of the population within the general unincorporated analysis area. These needs are addressed by special and general housing programs inventoried within the document Housing Programs in Santa Clara County.

The elderly (age 65 and over) account for 5.88% of the population in the unincorporated analysis area of Santa Clara County according to the 1980 U.S. Census. The elderly are more likely to have low fixed incomes than the rest of the population. Thus, the elderly have more problems affording maintenance of their houses. Also, their housing is likely to be older and in need of some rehabilitation. (The following programs are designed to aid the elderly. The numbers refer to the document Housing Programs in Santa Clara County. I.A.4, I.A.6, II.A.1, II.A.2, II.A.3, II.A.4, II.A.5, II.A.7, II.C.2, III.A.1, and III.C.8).

Large families (6 persons or more) account for 6.46% of total households in the unincorporated analysis area according to the 1980 U.S. Census. Because of the size of their family, these households have problems finding adequate housing at an affordable price. In addition, new housing in this County is being built for smaller households (4 persons or less) with fewer bedrooms and less square footage per unit. (Programs designed to aid large families include: I.A.1, I.A.2, I.A.3, I.A.5, I.A.6, I.C.3, II.A.1, II.A.2, II.A.3, II.A.4, II.A.7, II.A.9, II.C.2, II.C.4, III.A.1, III.A.2, III.A.3, III.A.4, III.A.5, III.C.1, III.C.4, III.C.5, and III.C.6 as found in the Housing Programs document).

Persons with one or more handicaps were estimated to be 3.28% of the unincorporated analysis area population based on the 1975 Countywide census. The handicapped often need specifically modified housing. Some people need specialized rental housing located near hospitals, centers of employment and educational facilities. However, since such activity centers are found primarily in the cities, it is not feasible to locate such special housing in the rural area. The 1983 Urban County Housing Assistance Plan (HAP) prepared by Santa Clara County Housing and Community Development Program states that there are only 225 subsidized wheel chair adapted units in the County as a whole. It further states that figures from two programs placing the handicapped in housing throughout the County (Santa Clara County AID Center and DeAnza College) receive nearly 600 requests per year for specialized units. Of these requests, only approximately 2% (10-15 individuals) can actually be placed because of the shortage of appropriate units. (Programs designed to aid the handicapped include: I.A.4, I.A.6, I.C.1, I.C.2, II.A.5, II.A.7, II.A.8, II.C.1, II.C.5, and III.C.3 as found in the Housing Programs document).

Single, female - headed households are 5.56% of all households in the unincorporated of analysis area according to the 1980 U.S. Census. The County's HAP states that these households represent a disproportionately large percentage of lower-income households. These households, therefore, have a need for lower cost owner and rental housing units. These households are also subject to sex discrimination and discrimination against families with children. (Programs designed to aid single, female-headed households include: I.A.1, I.A.2, I.A.3, I.A.5, I.A.6, I.C.3, II.A.1, II.A.2, II.A.3, II.A.4, II.A.7, II.A.9, II.C.2, II.C.3, II.C.4, III.A.1, III.A.2, III.A.3, III.A.4, III.A.5, III.C.1, III.C.4, III.C.5, III.C.6, III.C.7, III.C.8, III.C.10, and III.C.11 as found in the Housing Programs document).

The need for special housing for agricultural workers is declining since total agricultural employment has been decreasing yearly as the County becomes more urban. Agricultural employment now represents approximately 1% of the total County workforce, averaging

4,000 - 5,000 workers a year. This includes the annual influx of workers during the summer months. Needs of these seasonal farm workers include affordable, decent housing. Most of these seasonal laborers locate in South County in housing provided by the agricultural growers and non-profit community housing projects. (Programs designed to aid agricultural workers include: I.C.3, II.A.3, II.A.6, II.C.3, II.C.4, III.A.1, III.A.2, III.A.3, III.A.4, III.A.5, III.C.4, III.C.5, and III.C.10 as found in the Housing Programs document).

Changing Household Size

The average household size of 3.04 persons in the unincorporated analysis area and 2.94 persons in all of Santa Clara County is decreasing yearly, due to several factors. The first factor is the aging of the established population and the corresponding decrease in family size. Second, older families decreasing in size are reluctant to leave their large houses, which could accommodate large families. Often such a change would require a move to an unfamiliar area far from their associates, since few neighborhoods offer a mix of housing sizes. Also, purchase of a smaller unit could result in higher taxes, due to Proposition 13, and high monthly payments because of high interest rates. The result is under utilization of available housing and potential over-crowding for larger households unable to gain access to larger units. There has also been an increase of approximately 20% in single person households since 1960.

Existing Housing Stock in the Unincorporated Area

There are 4,315 housing units in the unincorporated analysis area of Santa Clara County according to the 1980 U.S. Census. The vacancy rate is 5.72% with 4,068 units occupied. Of the occupied units, 2,962 (73%) were owner-occupied and 1,106 (27%) were renter-occupied.

TABLE 4
TYPE OF UNIT

<u>Single-Family</u>	<u>Multi-Family</u>	<u>Mobile Home</u>
84%	12%	4%

(Source: 1980 U.S. Census)

Age of Housing Stock

Housing stock that was built prior to 1940 is more likely to need some rehabilitation than newer stock, according to the 1980 U.S. Census. Approximately 24% of the unincorporated housing stock was built prior to 1940.

TABLE 5

YEAR HOUSING STOCK BUILT

<u>Year Built</u>	<u>Number Built</u>	<u>Percent of Total</u>
Pre - 1939	1,049	24%
1940 - 1949	668	16%
1950 - 1959	711	16%
1960 - 1969	687	16%
1970 - 1980	1,200	28%

(Source: 1980 U.S. Census)

Overcrowding

Overcrowding is defined as 1.01 or more persons per room in a housing unit. 6% of the units in the unincorporated analysis area of the County were overcrowded in 1980. When housing costs are high, people are more likely to live in overcrowded conditions just to meet living expenses.

Rehabilitation/Replacement

Substandard owner-occupied housing is identified by the following conditions: substandard plumbing, overcrowding, and built prior to 1940 with a value of \$35,000 or less. Also substandard are renter-occupied units that lack plumbing, are overcrowded, and for which the ratio of rent to household income is greater than 30%.

Using the Urban County HAP ratio of substandard to total housing units, it is estimated that 161 housing units of the 4,068 occupied units in the unincorporated analysis area are considered substandard. Of those 161 units, approximately 129 or 80% are in need of some rehabilitation (according to the 1983 Urban County HAP), and 72 are owned or rented by lower-income households.

In 1983 -1984, a portion of the Urban County Community Development Block Grant was allocated for housing rehabilitation in the unincorporated County. Funding for this program is not anticipated in the future, which leaves a gap in services for County residents. Some cities included in the Urban County Community Block Grant Program allow County households residing in unincorporated portions and pockets within city urban service areas to apply for financial aid for housing rehabilitation. These cities anticipate annexation of these unincorporated portions and pockets in the near future.

Projected Housing Needs

The Association of Bay Area Governments (ABAG) is the agency which projected Santa Clara County's housing need as mandated by State law. They have taken into account six factors in their projections: market demand for housing, employment opportunities, availability of suitable sites and public facilities, commuting patterns, type and tenure of housing, and the housing needs of farmworkers. The projected housing need defined by ABAG is "the number of units needed to fill the existing need, plus provide enough units to accommodate the projected household growth in the County and in Cities, plus provide for vacancy to maintain mobility in the housing market."

The projected future housing need in the unincorporated County is 391 dwelling units.

TABLE 6
PROJECTED HOUSING NEED BY INCOME CATEGORY (1980 - 1990)

	Very Low* 50%	Low* 51-80%	Moderate* 81-120%	Above Moderate* 121% ⁺	Total HH
Number	78	59	82	172	391
%Total	20%	15%	21%	44%	100%

*Refer to TABLE 1 for Income Definitions

The major reason for the relatively small projected housing need for the unincorporated County is the County's established policy that urban development should occur only within urban service areas and under City jurisdiction.

Employment Trends

In the 20 year period from 1960 - 1980, total employment in the entire County increased by 474,140 jobs. Forecasts through the year 2,000 indicate further job growth of approximately 342,000 jobs. This is the largest number of new jobs in any County of the nine County Bay Area. At the present time, 34% of the State's manufacturing and electronics jobs are in Santa Clara County.

TABLE 7
**ABAG POPULATION AND EMPLOYMENT FORECASTS FOR
SANTA CLARA COUNTY**

	1980	1985	1990	2000
Population	1,295,100	1,370,500	1,433,000	1,504,000
Employment	698,950	763,000	846,100	1,041,000
	Increase 1980 - 1990	Increase 1990 - 2000	Increase 1980 - 2000	
Population				
Amount	137,900	71,000	208,900	
Percent	11%	5%	16%	
Employment				
Amount	147,150	194,900	342,050	
Percent	21%	23%	49%	

Source: Projections' 83, June 1983
Association of Bay Area Governments

Land Inventory

Land available for residential construction occurs throughout the unincorporated County. The major concentration of smaller lots are in San Martin and Lexington Hills.

As of 1983, the San Martin inner boundary includes 1,531 parcels of which 259 are vacant. Of the 259 vacant parcels, 211 can be built on but cannot be subdivided. The remaining 48 parcels can be subdivided into 157 parcels. Therefore, there is a total of 368 potential building sites on existing vacant parcels. Some of these parcels, under current regulations, would be able to support secondary dwelling units.

In 1980, an estimate based on the number of undeveloped lots and based on existing zoning, revealed a capacity for approximately 500 more dwelling units in the Lexington Hills area.

The County, within these two areas, has enough land to support its projected housing need of 391 additional dwelling units.

Non-Governmental Constraints

The primary non-governmental constraints are the costs of mortgage financing, land, and construction. In general, fixed term mortgage rates have decreased over the last five years, though they seem to be on the rise again. In 1980, the highest fixed-term mortgage rate was 17.67%. In 1983, the high was 13.95%. Building permit activity has substantially increased since 1980.

The price of land San Martin and Lexington is a significant indicator of unincorporated land cost since these two are the unincorporated areas with the greatest potential for new housing and they each represent the types of unincorporated land currently available. The San Martin area is flat valley land; the Lexington area is mountainous. Both are without sewers.

TABLE 8

SAN MARTIN (1984 Prices)		West	East
1 acre parcel	\$50,000 - 65,000	\$50,000 - 65,000	
2.5 acre parcel	\$60,000 - 90,000	\$72,000 - 97,000	
LEXINGTON (1984 Prices)			
1 acre parcel	\$50,000 - 75,000		
2.5 acre parcel	\$75,000 - 125,000		
5+ acre parcel	Add \$20,000 - 30,000 for every acre above 2.5		

Prices differ according to location, accessibility, usability, utilities, and view. Acreage also influences price but not as greatly as the above-mentioned factors. An example of this is a 3 acre site in Lexington selling for \$149,000 in 1984 because of a good view and a private well.

Construction costs are best indicated by the Bank of America quarterly study of construction costs for the San Francisco Bay Area. The study uses a standard quality single-family residence in an urban subdivision situation as its model. The following are cost estimates from the Bank of America study.

TABLE 9
COST ESTIMATES (January, 1984)

	<u>Area</u>	<u>Total</u>	<u>Cost/Sq.Ft.</u>
House	1,570 sq. ft.	\$65,109	\$41.47
Garage	446 sq. ft.	7,642	17.13
Patios, Driveways,			
Walks	837 sq. ft.	1,743	2.08
Total	2,853 sq. ft.	\$74,494	

This total is a cost increase of 6.1% from January, 1983.

Governmental Constraints

It is the County's policy to encourage urban development only within city urban service areas, which is compatible with the general lack of urban services, such as sewer and water, in unincorporated areas. This policy was developed jointly with the cities and is intended to constrain the location of urban growth where needed urban services can be provided most economically. This policy recognizes the lack of urban services, such as sewer and water in the unincorporated area, by limiting development generally to a rural level.

At the same time, however, it also encourages cities to provide housing at higher densities and lower costs than the County would be able to support with its current public services and facilities. Lands within city urban service areas, as designated by LAFCO, are generally required to annex to the City for development, since generally that is the only way that sewers are available. Only with sewers can urban densities, and moderate cost housing be built.

Another governmental constraint is the Redevelopment/Development Agreement between the County and the City of San Jose. The agreement requires the San Jose Redevelopment Agency to pay the County a portion of the annual tax revenues increased generated by redevelopment. In turn, the County is to "receive written approval" from San Jose City for any substantially new or significantly amended County policy determinations within San Jose's General Plan. The City's policy is that all urban development in its General Plan area occur under city jurisdiction.

The zoning of unincorporated land is best exemplified by the two areas in the unincorporated County with concentration of housing development outside the cities urban service areas: San Martin and Lexington. San Martin is zoned Rural Residential (RR) and Lexington is designated as a Hillside Zoning District. The zoning designations limit the amount of new housing development in either area. Rural Residential zone allows densities of one unit on 5-10 acres, depending upon the environmental constraints existing on a property. The Hillside zone limits development to avoid public/private risk and augmented need for public services and facilities in areas of hilly or mountainous terrain with limited water, frequent geologic instability, limited access and high fire risk.

The lack of sewers within the unincorporated County is a major constraint to urban density housing development. Only two of the five community and County Sanitary/Sanitation Districts have undeveloped lands within their jurisdictions. Most of the unincorporated undeveloped lands within these two districts, Sanitation District #4 and Cupertino Sanitary District, are mountainous and thus unsuitable for intense urban development. Further, annexation to a district is required to extend service to new areas. The annexation process is initiated by the Sanitary/Sanitation District and approved or disapproved by the District Board and the Local Agency Formation Commission (LAFCO). All district costs associated with the annexation process, and all construction costs, are paid by the applicant.

Santa Clara County fees for building activity are comparable to the cities in the County. Building codes and enforcement are also similar to the rest of the County. Although the County has a Central Permit Office organized to facilitate the processing of land development applications, the County does not have a special "fast-tracking" of permits for housing development. However, since the vast majority of permits are for individual housing units on sites that vary widely in physical conditions, "fast-tracking" would not have a significant impact on housing supply.

Energy Conservation Opportunities

Current energy conservation ordinances for the County include a Residential Energy Audit and Energy Conservation Measures Ordinance. This Ordinance requires an energy audit and the meeting of certain energy standards prior to the sale of a house.

The County also adopted Title 24, Energy Conservation Building Standards for new residential buildings. Title 24 provides a flexible means of meeting energy standards.

Energy conservation opportunities available to County residents, especially low-income residents, are offered by P.G.&E. A Residential Audit Program is available to renters and owners. A Zero Interest Program (ZIP) helps owners finance conservation measures. P.G.&E. subcontracts with community non-profit organizations to provide direct weatherization to low-income residents through Project HELP.

The County policy of encouraging cohesive urban growth serves to limit excessive energy consumption resulting from long commutes by promoting housing construction closer to employment areas within cities.

EXISTING COUNTY HOUSING PROGRAMS

An inventory of existing County efforts to meet local housing needs was conducted in mid-1984. This inventory identifies the County's existing efforts to (1) assist low and moderate income housing development, (2) conserve and improve existing affordable housing stock, (3) provide equal housing opportunities, and (4) coordinate housing activities

for the County. This inventory is available as a separate document from the County's Housing and Community Development (HCD) section. (A copy is attached).

QUANTIFIED HOUSING OBJECTIVES

New Housing Construction

Between 1981-1983, an average of 163 dwelling units were built each year within the unincorporated County. Ninety-five building permits for dwelling units have been granted between January and July of 1984 for the unincorporated County. Therefore, the County is likely to meet its projected housing need of 391 additional dwelling units by 1990.

Other Housing Objectives

There are three levels of housing programs within the County of Santa Clara, all of which affect the unincorporated County.

First, there are programs designed specifically for unincorporated County residents. There are few programs at this level.

Second, there are programs funded by the Urban County Housing and Community Development Block Grant Program. This includes the seven cities of Campbell, Cupertino, Gilroy, Los Gatos, Milpitas, Morgan Hill and Saratoga, plus the unincorporated County. Many of these cities include nearby unincorporated residents in their programs.

The third level of programs is countywide. An example is the Housing Authority of the County of Santa Clara which offers housing assistance to residents throughout the County.

The following are quantified housing objectives affecting the unincorporated residents. The numbers are a summary of the current year (1983-1984) objectives of the programs described in the inventory. These programs will be continued for at least five years. Not included are City rehabilitation programs which may be extended to unincorporated households.

New Construction (Countywide)

Very low income	59 Dwelling Units (du's)
Low income	175 (du's)
Moderate and above	428 (du's)
Elderly/Handicapped	67 (du's)

Rehabilitation

Owner	6 Households (hh's) (Urban County - 12 loans)
Renter	10 - 20 (hh's) (Urban County)
	300 - 500 (hh's) (Countywide)

Preservation (Urban County and Countywide)

Elderly/Handicapped	531 persons
Other	180 persons

Rental Subsidies (Countywide)

Low/Moderate income	3,000 persons
Handicapped	75 persons

Emergency Housing (Urban County)

11 units
421 persons (includes children)

PUBLIC PARTICIPATION PROCESS

The basic Santa Clara County Housing Element is an integrated element of the County General Plan. It was adopted in 1980 after a two year process which included a community advisory committee, bi-monthly work sessions open to the public, conferences, wide distribution of the draft plan and extensive hearings of the County Planning Commission; the Intergovernmental Council, which includes representation of the 15 cities, the Board of Supervisors, special districts, and school districts; and the Board of Supervisors.

The 1984 Housing Element Revision was proposed, reviewed and adopted as part of the 1984 General Plan Amendment process. Public meetings took place at the Planning Commission and Board of Supervisors hearings on the 1984 General Plan Amendments.

The Intergovernmental Council reviewed and commented on the Housing Element, as part of its regular public process for the County's 1984 General Plan Amendments.

A Housing Element draft was presented to each of the cities within the County and to interested agencies for review and comment.

BS:ad

ad# Hsg/elem#1
St/Hsg/BS#2





HOUSING PROGRAMS IN SANTA CLARA COUNTY

as of September 11, 1984

The following is a directory of local, state and federal housing programs. Included is a brief description of the program or project, the objectives, the implementing agency, the amount and source of funding, plus the time frame for action. The Directory is organized according to four major objectives: (1) to assist low and moderate income housing development, (2) to conserve and improve existing affordable stock, and (3) to provide equal housing opportunities, (4) to provide coordinated housing activity for the County. For each of the four objectives, the program descriptions are organized by: (a) Santa Clara County; (b) State and Federal, and (c) Non-Profit Community Organizations.

I. OBJECTIVE: ASSIST LOW/MODERATE INCOME HOUSING DEVELOPMENT

A. County of Santa Clara Programs

The following programs are currently administered at the County level.

1. Single Family Mortgage Revenue Bonds (1982)

Provides low interest mortgage loans for single-family condominiums in participating cities in the County. Yield a 12.6% interest rate for mortgages. Eligible residents must be first-time home buyers, must meet individual city's income guidelines, must live there at least two years, and cannot pay more for their loan than 33% of their monthly gross income.

Objective: To make 405 units available within participating cities by March 1985

Agency: Housing Bond Coordinator for County

Funding: \$34,160,000 in bonds sold to private investors

Time Frame: Developers have until March 1985 to complete construction and make loans for all units within their allocation.

2. Single Family Mortgage Revenue Bonds (1983)

Provides low interest mortgage loans to qualifying families for single-family condominiums within participating cities. Yields a 9.75% interest rate for mortgages. Eligible residents must be first-time home buyers, must meet individuals city's income guidelines, must live there at least two years, and must demonstrate credit worthiness.

Objective: To make 206 units available within participating cities by January 1986

Agency: Housing Bond Coordinator for County

Funding: \$20,900,000 in bonds sold to private investors.

Time Frame: January 31, 1986 is deadline to complete construction and make loans.

3. Pre-development Loan Program

Provides loans available for site acquisition and preparation; architectural engineering, legal, permit, and application fees; and bonding expenses. Loans are not available for construction financing or administrative costs. Eligible participants are non-profit housing development corporations in the County.

Objective: To provide pre-development loan to at least one multi-family development within Urban County (7 cities and unincorporated County).
Agency: Santa Clara County Housing & Community Development Program
Funding: \$25,000 in Community Development Block Grant Funds
Time Frame: June 30, 1984 is the end of CDBG fiscal year. Funding will continue in next 5 years.

4. Villa Vasona - Multi-Family Mortgage Revenue Bonds (1983)

Provides money to finance the construction of Villa Vasona, a 107-unit multi-family apartment project in the Town of Los Gatos. Eligible tenants are low-income (less than 80% County median) elderly or handicapped persons (Section 8 guidelines).

Objective: To make 107 units available to low income eligible residents throughout the County.
Agency: Housing Authority of Santa Clara County
Funding: \$8,446,400 in bonds sold to private investors; Housing & Community Development Funds were used to write down the land costs.
Time Frame: Units available for rent in 1984. No further funds available with these bonds. Applicants may contact the Housing Authority.

5. The Meadows - Multi-Family Mortgage Revenue Bonds, 1983

Provides money to finance the construction of The Meadows, a 336-unit multi-family apartment development in the City of Sunnyvale on Mary Avenue and Central Expressway. 67 units are eligible only to families earning less than 80% of the median income. 17 of those units will be available to Section 8 rentals.

Objective: To make 336 units available. 67 units offered at below-market rents to families earning less than 80% median income. 17 of those units will be available for Section 8 rentals.
Agency: Housing Authority of Santa Clara County
Funding: \$22,711,700 in bonds sold to private investors
Time Frame: Construction in 3 phases through December 1984. Applicants for market rate units apply at rental office. Below market rate tenants apply through Housing Authority.

6. Terman Apartments - Multi-Family Mortgage Revenue Bonds, 1984

Finances the construction of a 92-unit apartment development in the City of Palo Alto on Arastradero Road. 72 of the units are available for Section 8 rental; 24 of those are one bedroom units for the elderly (62 and older); and 6 units are designed for the handicapped.

Objective: To make 92 units available to eligible residents of Palo Alto and the rest of the County.
Agency: Housing Authority of Santa Clara County
Funding: \$5,185,000 in bonds sold to private investors
Time Frame: Construction began in 1984. Section 8 prospective tenants can apply through the Housing Authority.

7. Residential Development Data

Provides monthly and quarterly summaries of residential development activity.

Objective: To provide information concerning residential development activity to Board of Supervisors, Planning Commission.
Agency: Santa Clara County Planning & Development Department
Funding: County Budget
Time Frame: Continuous

8. Secondary Dwelling Ordinances

Allows secondary dwelling units of not more than 800 square feet of floor area within any "R", "OA", "A1", "S", "SS", and "H" zoning district. Under certain conditions secondary dwellings shall be permitted as a matter of right, otherwise a special permit is required.

Objective: Allow secondary dwelling units within the unincorporated areas of the County.
Agency: Santa Clara County Department of Planning and Land Development.
Time Frame: Continuous for next five years.

B. State and Federal Programs

The following programs are available at the State or Federal level and will continue to be used by the County and/or non-profit organizations.

1. Construction Technical Assistance Officer

Provides technical assistance and research to local governmental agencies, private organizations and individuals in the fields of housing development, housing management, housing finance, rental and homeownership assistance, and community development. Consultation is provided to organizations presently under contract with the Department in cost estimating, size and

dwelling unit inspection, work write-ups, and specifications, project monitoring, and other subjects relating to housing and community development.

Agency: California Department of Housing and Community Development

2. Architectural/Energy Officer

Provides architectural and energy related technical assistance to local government agencies, profit and nonprofit housing and community development organizations, and individuals seeking assistance with review of architectural plans and specifications, cost estimates, material "take off" lists, applicability of new construction techniques and innovations, building code and zoning compliance, solar design and alternate energy uses, energy efficient building plans, Federal and State energy requirements, as well as other construction and energy related functions. Additionally, this program's staff is the primary consultant to Division staff and programs in the areas stated.

Agency: California Department of Housing and Community Development

3. Housing Development Technical Assistance

Provides comprehensive technical assistance to local governmental agencies, nonprofit organizations and the private sector in both urban and rural areas throughout the State. This program has been designed to work in conjunction with the Housing Predevelopment Loan Funds.

Agency: California Department of Housing and Community Development

4. Cooperative Housing Assistance

Assists local government agencies and nonprofit or profit organizations with all aspects of cooperative housing development, including project feasibility in financing, organization, legal issues, management and board training.

Agency: California Department of Housing and Community Development

5. Rural Land Purchase Fund

Provides 7 percent loans to local governmental agencies and nonprofit organizations for the purchase of land in rural areas to develop housing for low-income persons.

Agency: California Department of Housing and Community Development

6. Rural Finance Marketing Program

Provides rural homebuyers, builders, realtors, and developers with information about the California Housing Finance Agency (CHFA) below-market rate mortgage program for financing first-time homebuyer, single-family new construction. Rural applicants for CHFA financing are assisted with project evaluation, development, and application processing.

Agency: California Department of Housing and Community Development

7. Farmworker Housing Grant Fund

Provides up to 50% matching grants to local governmental agencies, non-profit corporations, cooperative housing corporations, and recognized Indian tribes or rancherias for the purpose of developing new or rehabilitated housing for low-income agricultural employees. Funding priority is given to projects which are designed for ownership by agricultural employees.

Agency: California Department of Housing and Community Development

8. Home Mortgage Purchase Program

Provides mortgages at 10-3/8% and 10-3/4% interest rates to income eligible households for new and existing single-family units which do not exceed sale price limits. Eligible units include: detached homes, planned unit developments, condominiums, attached houses, and manufactured or factory-built housing.

Agency: California Finance Agency

9. Limited Equity Cooperative

Provides below-market rate financing from the National Consumer Cooperative Bank or from housing revenue bond programs to finance coop developments for nonprofit housing development corporations. Projects are owned by the coop, and residents own shares in the coop and have rights to the occupancy of their unit. Rent paid goes to meet the project loan. Price and terms at which shares may be resold are determined by the coop, generally at less than their full market value, hence "limited equity."

Agency: National Consumer Cooperative Bank

10. HCD Rental Construction Incentive Program

Provides development cost assistance and operating cost subsidies to make the development of units affordable to low and very low income households financially feasible. Eligible projects must provide specified percentages of low and very low income units, be within cost guidelines and be financed at below-market interest rates.

Agency: California Department of Housing and Community Development

C. Non-Profit Community Organizations

The following programs are administered by local non-profit organizations and have been funded in whole or in part by 1983-1984 Santa Clara County Community Development Block Grant funds.

1. Community Housing Developers

Develops affordable housing for low to moderate income residents of Santa Clara County through new construction and substantial rehabilitation of existing uninhabitable dwellings.

Objective: To construct 27 units for physically handicapped in Cupertino; provide congregate living accommodations for elderly in Town of Los Gatos; provide pre-development activities for group home of severely disabled persons. Increase awareness of need for affordable housing in County. Provide technical assistance to community groups. Assist local cities in implementation of their housing goals.

Agency: Community Housing Developers

Funding: \$70,000 from CDBG plus additional amounts for specific projects

2. Housing Independence Project

Provides affordable apartment housing for the physically, mentally, or developmentally disabled citizens of Santa Clara County.

Objective: To provide 8-10 units of affordable apartment housing for eligible County residents.

Agency: Housing for Independent People

Funding: \$11,000 from CDBG

3. Maple Gardens

Provides new low-cost rental housing in South Santa Clara County.

Objective: To construct 18 rental units available to South County low and moderate income residents.

Agency: South Santa Clara Housing Development Corporation

Funding: \$185,000 from CDBG

II. OBJECTIVE: CONSERVE AND IMPROVE EXISTING AFFORDABLE STOCK

A. County of Santa Clara Programs

The following programs are currently administered at the County level.

1. Santa Clara County Unincorporated Rehabilitation Project

Provides housing rehabilitation for the residents of the unincorporated area of the County through low-interest home improvement loans. Includes technical assistance to insure that the actual construction work is done in a

correct and timely manner. Eligibility is determined through income guidelines.

Objective: To help low income (less than 80% median income) homeowners make significant repairs ("A" deficiencies) needed in house.

Agency: Santa Clara County Housing & Community Development Program

Funding: \$117,000 in Community Development Block Grant Funds

Time Frame: Ends June 1984. Not anticipating future funding.

2. Section 312 Loan Program

Provides the necessary staffing and fiscal resources to implement the Section 312 Loan Program. This program provides low-interest loans to correct code violations in residential, mixed-use, multi-family, and commercial units in the Urban County (7 cities and the unincorporated County). Eligible participants are low and moderate income (120% County median) homeowners.

Objective: To help low and moderate income homeowners correct code violations. Twelve loans given since 1977 at \$500,000 total.

Agency: Santa Clara County Housing & Community Development Program

Funding: \$91,000 - Section 312 funds

Time Frame: Continuous through next five years.

3. Rental Rehabilitation Program

Provides the necessary staffing and fiscal resources to implement the newly established Federal Rental Rehab Program. This program provides up to \$5,000 to correct code violations in rental units in the Urban County (7 cities and the unincorporated County). Eligibility is determined through income guidelines.

Objective: To correct code violations in rental housing, providing more standard housing that's affordable for renters.

Agency: Santa Clara County Housing & Community Development Program

Funding: \$50,000 to \$100,000 - Rental Rehab funds

Time Frame: New, continuous through next five years

4. Housing Rehabilitation Services

Provides technical assistance and monitoring for construction and contractual aspects of the County rehabilitation program by County housing rehabilitation specialists. This includes performing initial inspections, preparing work write-ups, putting work out to bid, performing on-site inspections and all necessary follow-up. In addition, the rehabilitation specialists provide technical assistance to the CDBG housing development corporations. These services are provided to the entire Urban County Cooperative Rehab Program. Each city sets its own eligibility based on income guidelines.

Objective: To provide technical assistance to 85 units, conserving and improving Urban County housing stock.
Agency: Santa Clara County Housing & Community Development Program
Funding: \$180,000 - \$185,000 in Community Development Block Grant Funds
Time Frame: Continuous through the next five years

5. Conventional Public Housing

Provides subsidized rental units for the elderly (62 years) or disabled or handicapped individuals/couples capable of independent care. Income limits: \$16,400 - 1 person; \$18,700 - 2 people. These rental units are owned and operated by the Housing Authority.

Objective: To provide 495 housing units for the elderly in Santa Clara County. Current projects are located in Gilroy, Campbell and San Jose.
Agency: Housing Authority of the County of Santa Clara.
Funding: \$628,630 - Federal Funds.
Time Frame: Continuous through the next five years.

6. Migrant Farmworkers Housing

Provides seasonal housing and day care facilities for migrant farmworker families whose permanent residence is over 50 miles away and whose income is derived at least 50% from agriculture-related employment.

Objective: To continue to provide housing units in Gilroy for 100 migrant farmworker families.
Agency: Housing Authority of the County of Santa Clara.
Funding: \$140,415 - State Funds.
Time Frame: Continuous through the next five years.

7. Section 8 Existing Housing Assistance Programs (HAP) Program

Provides rental subsidies and tenant counseling for low/moderate income families and single elderly, disabled or handicapped persons.

Objective: To house 6,000 families throughout the County from 1984-1986.
Agency: Housing Authority of the County of Santa Clara.
Funding: \$26,694,935 - Federal funds, annual contributions required.
Time Frame: Continuous through 1986. Potential phase-in of new voucher program in 1986.

8. Section 8 Existing Housing Assistance Program Aftercare

Provides rental subsidies for handicapped, developmentally or mentally disabled persons capable of independent care who are sponsored by a community agency throughout their period of transition into community life.

Objective: To house 75 handicapped, developmentally or mentally disabled persons throughout Santa Clara County.

Agency: Housing Authority of the County of Santa Clara.
Funding: \$273,728 - Federal funds through the State, annual contributions required.
Time Frame: Continuous through the next five years. Potential phase-in of new voucher program in 1986.

9. Section 8 Moderate Rehabilitation Program

Provides fair market rent subsidies which are 20% higher to allow owners to repay expenditures for rehabilitation work to existing rental units. Program is designed to rehabilitate rental units which are substandard or have major building components in need of repair or replacement and to provide rental subsidies to lower income persons living in the rehabilitated units. Eligible are any rental housing units requiring rehabilitation costing at least \$1,000 per unit in order to meet housing quality standards. Low/moderate income tenants must meet income limits for the owner be able to participate in the program.

Objective: To house low/moderate income tenants in rehabilitated rental units throughout Santa Clara County.
Agency: Housing Authority of the County of Santa Clara.
Funding: \$597,751 - Federal funds, annual contributions required.
Time Frame: Continuous for the next 15 years.

B. State and Federal Programs

The following programs are available at the state or federal level and will continue to be used by the County and/or non-profit organizations.

1. Deferred Payment Rehabilitation Loan Program

Provides funds for deferred payment loans to rehabilitate housing occupied by low and moderate income homeowners and renters. Local governmental agencies, nonprofit corporations, and recognized Indian tribes or rancherias that are operating housing rehabilitation programs are eligible to apply for a fund commitment.

Agency: California Department of Housing and Community Development.

2. Special User Housing Rehabilitation Program

Provides deferred payment loans for the acquisition and/or rehabilitation of rental housing developments for low income persons. Allocations are available to subsidize the acquisition and/or rehabilitation of apartments and group homes for the elderly or handicapped, and for the preservation of residential hotels.

Agency: California Department of Housing and Community Development.

3. California Housing Advisory Service (CHAS)

Provides grants to local government agencies, nonprofit organizations, recognized Indian tribes, and community design centers for the purpose of establishing local housing advisory services that assist individuals and groups with the self-help construction or rehabilitation of their housing. Development assistance and referral are also available.

Agency: California Department of Housing and Community Development.

4. Senior Citizens Shared Housing Program (SCSH)

Provides grants to assist seniors to change their living arrangements from that of living alone to sharing existing housing with seniors and nonseniors. As a result of shared housing, seniors are expected to obtain reduced housing costs. Grant funds are awarded to nonprofit organizations and must be matched with an equal amount of funding or in-kind support. The funds are used to cover staff and office operation costs.

Agency: California Department of Housing and Community Development.

5. Technical Assistance for Mobilehome Park Conversions

Provides technical assistance to residents of mobilehome parks who wish to purchase the mobilehome parks in which they live. This technical assistance may cover such areas as organizing, financing, government approvals, and management. Priority will be given to requests by low and moderate income park residents. Fees may be charged for these services.

Agency: California Department of Housing and Community Development.

6. Rehabilitation Local Government Assistance Program

Provides technical assistance or training sessions for those cities, counties, and nonprofit corporations operating or planning housing rehabilitation programs. Subject areas covered are loan packaging with HUD funds, multi-family rehabilitation, Farmer's Home Administrative (FmHA) 504 loan packaging, and program policy and administration.

Agency: California Department of Housing and Community Development.

7. Homeownership Assistance Program

Provides up to 49 percent of the purchase price of a dwelling unit in the form of a mortgage participation with an institutional lender, to enable eligible households to purchase housing which they would otherwise be unable to acquire. Upon sale of the unit, the State will share in the sales proceeds in an amount proportionate to its original investment. The balance of financing for the purchase would come from private or other public lending institutions.

Agency: California Department of Housing and Community Development.

8. Federal Housing Administration Mortgage Insurance

Provides rehabilitation of units of which have been repossessed following foreclosures on FHA-insured loans. Some FHA units are sold "as is" for private rehabilitation and resale. FHA also has market rate loan insurance programs for home improvement loans.

Agency: California Department of Housing and Community Development

9. Substantial Rehabilitation Section 8 Program

Provides rental assistance to low income households by providing landlords with the difference between approximately 25 percent of the household's income and the market rent for their unit. In the substantial rehabilitation component of the program, units receiving major rehabilitation are then leased to low income tenants. Rehabilitation may be privately financed, but plans must be approved and progress monitored by the local HUD area office.

Agency: Department of Housing and Urban Development.

10. Guaranteed Loans Veterans Administration (VA)

Guarantees loans for the purpose of buying, repairing, rehabilitating, or refinancing homes owned or occupied by veterans. Because of the VA guarantee, the veteran may not be required to make a downpayment.

Agency: Veterans Administration.

11. Section 235 - Homeowners for Low Income Families

Reduces mortgage interest rates to very low levels to enable low and moderate income buyers to purchase inexpensive homes; income and mortgage/price ceilings are set by HUD.

Agency: Department of Housing and Urban Development.

12. Marks - Foran Residential Rehabilitation Act of 1973

Authorizes public agencies to issue and sell revenue bonds for the purpose of making loans for residential rehabilitation in selected target areas.

Agency: Local public agency.

C. Non-Profit Community Organizations

The following programs are administered by local non-profit organizations and have been funded in whole or in part by 1983-1984 Santa Clara County Community Development Block Grant Funds.

1. Access California

Reduces barriers to accessibility in the homes of the disabled through education/technical assistance and architectural barrier removal project. Available to Urban County (7 cities and the unincorporated County) residents.

Objective: To provide outreach information to 60 organizations. Conduct onsite access evaluation of 60 residences. Remove architectural barriers in 36 residences.
Agency: Economic and Social Opportunities, Inc.
Funding: \$36,200 from CDBG

2. California Housing and Energy Conservation (CHEC) Project

Enables low-income owner occupied and rental households countywide to participate in an energy conservation program. Lessens the impact of high energy costs and reduces household energy consumption levels through the application of weatherization techniques and no cost insulation. Available to Urban County (7 cities and the unincorporated County) residents.

Objective: To provide weatherization service to at least 78 low-income eligible households during a 12 month period.
Agency: Economic and Social Opportunities, Inc.
Funding: \$30,000 from CDBG

3. San Martin Emergency Housing

Provides emergency housing in San Martin. Available to Urban County (7 cities and the unincorporated County) residents.

Objective: To provide 11 rehabilitated units for emergency use.
Agency: Emergency Housing Consortium/South Santa Clara County Housing Development Corporation
Funding: \$156,000 from CDBG

4. South Santa Clara County Housing Development Corporation

Provides ongoing management of Chestnut Square and the Trees. Develops new projects for rehabilitation and/or new housing construction. Available to Urban County (7 cities and the unincorporated County) residents. Eligible determined by household income.

Objective: To define 3 new projects and apply for funding. Maintain property under management.
Agency: South County Housing, Inc.
Funding: \$70,000

5. Housing Independence Project

Provides affordable apartment housing through rehabilitation for the physically, mentally, or developmentally disabled citizens of Santa Clara County.

Objective: To provide 8-10 units of affordable apartment housing for eligible County residents.
Agency: Housing for Independent People
Funding: \$11,000 from CDBG

III. OBJECTIVE: EQUAL HOUSING OPPORTUNITIES

A. County of Santa Clara Programs

The following programs are currently administered at the County level.

1. Foundation/Corporations Emergency Family Needs/Housing Assistance Fund

- Meets Emergency Housing Needs, such as first and/or last months' rent or mortgage payments through grants or loans up to \$700. Once every 12 months.
- Meet Emergency Family Needs, such as appliances, unmet medical, dental or optical needs through grants or loans up to \$200. Once every 12 months.

Objective: To help families with minor children and persons 60 years and older meet emergency housing and family needs. Assisted approximately 2,400 persons with housing needs and approximately 300 people with family needs throughout the County.

Agency: Santa Clara County Department of Social Services

Funding: \$331,000 from private foundation and corporation contributions

Time Frame: Present funding available through December 1984. If it does continue, it will be at a significantly lower level.

2. Housing Complaint Resolution & Referral Program

Provides referral or resolution services for hundreds of inquiries per week on housing issues. Fulfills Human Relations Commission responsibility issued by County Ordinances.

Objective: To refer or resolve approximately 5,000 calls per year from County residents.

Agency: Human Relations Commission of Santa Clara County

Funding: \$15,000 - County budget

Time Frame: Continuous part of Human Relations services

3. Coordinator of Community Housing Services

- Coordinates Emergency Housing Services throughout the County.
- Provides direction and coordination to community organizations which provide Emergency Housing.
- Represents the Board of Supervisors on appropriate County Boards.

Objective: To encourage agencies providing emergency food and shelter to cooperate in efforts which result in best services to citizens. Over \$1,000,000 have come into this county for Emergency Food and Shelter.

Agency: Human Relations Commission of Santa Clara County

Funding: \$15,000 - County budget

Time Frame: Continuous part of Human Relations services

4. Information, Referral and Complaint Mediation - Tenant/Landlord

Provides information, referral and informal complaint mediation services to the entire County.

Objective: To encourage fair housing practices and equal housing opportunities for tenants and landlords. Counsels approximately 500 people per month. Receives about 100 written complaints each month (10% increase per year).

Agency: Santa Clara County Consumer Affairs Department

Funding: \$25,000 - County budget

Time Frame: Continuous part of Consumer Affairs services

5. Neighborhood Mediation and Conciliation Services

Provides a Mediation and Conciliation service in neighborhood situations and in tenant and tenant-landlord situations throughout the County.

Objective: To reconcile tenants and landlords to provide the best housing opportunities possible. 400 projected disputes in 1984, with approximately 6% increase each year for five years.

Agency: Human Relations Commission of Santa Clara County

Funding: \$25,000 - County General Fund

Time Frame: Continuous part of Human Relations services

B. State and Federal Programs

The following programs are available at the State or Federal level and will continue to be used by the County and/or non-profit organizations.

1. Emergency Housing Program

Provides direct grants to local government or nonprofit organizations that shelter needy persons and families on an emergency basis.

Agency: California Department of Housing and Community Development

2. Cal-Vet Loan Program

Provides long-term housing loans at low interest rates for California veterans. It is also in the process of implementing a conditional commitment program which will allow Cal-Vet loans to be used to rehabilitate homes in conjunction with the purchase.

Agency: State of California

3. Federal Fair Housing Enforcement

Enforces the 1968 Civil Rights Act, which prohibits discrimination in housing and guarantees the right of fair housing. This act complements the 1866 Civil Rights Statute, which requires equal protection under the law.

Agency: Department of Housing and Urban Development

4. Home Mortgage Disclosure Act of 1975

Requires the disclosure of mortgage loan data by depository institutions that both make federally related mortgage loans and are located in central cities. This act provides sufficient information to enable governmental and community groups to determine whether depository institutions are fulfilling their obligations to serve the housing needs of the community in which they are located.

Agency: Federal Home Loan Bank Board

5. Community Reinvestment Act of 1977 (CRA)

Requires financial institutions to publish a CRA statement delineating the local community and listing the types of credit that the lender will extend to the community. Information based upon CRA requirements may be used by federal financial regulatory agencies to deny applications by unresponsive lenders seeking to branch or merge.

Agency: Federal regulatory agencies

6. State Fair Housing Enforcement

Deals with discrimination in publicly assisted housing, property acquired through public action, FHA and VA financed property, most multi-family units, and virtually all owner-occupied single-family units. The governing legislation is the Rumford Fair Housing Act, enforced through the State Fair Employment Practices Commission.

Agency: State of California

7. State Anti-redlining Actions

Prohibits savings and loan associations from denying mortgage loans on the basis that the subject property is in a less than desirable neighborhood. Mandated by Title 10 of the California Code.

Agency: State of California

8. Legal Aid Society of Santa Clara County

Provides assistance in enforcing laws prohibiting redlining and housing discrimination.

Agency: Legal Aid Society

C. Non-Profit Community Organizations

The following programs are administered by local non-profit organizations and have been funded in whole or in part by 1983-1984 Santa Clara County Community Development Block Grant Funds.

1. Asian Law Alliance

Provides fair housing and tenant-landlord dispute services to Asians and other residents of the Urban County (7 cities and the unincorporated County) through community education and individual assistance.

Objective: To serve at least 50 individual clients; make 12 community presentations and respond to all inquiries.

Agency: Asian Law Alliance/Santa Clara County Fair Housing Consortium

Funding: \$4,511 from CDBG

2. Disability Law Center

Reduces or eliminates housing discrimination experienced by physically disabled low or moderate income persons residing in the Urban County (7 cities and the unincorporated County).

Objective: To provide community education/outreach services about disabled persons fair housing and tenant/landlord rights. Provide direct legal services to 40 persons. Provide information and referral services. Coordinate project activities with Santa Clara Fair Housing Consortium.

Agency: Disability Law Center/Santa Clara County Fair Housing Consortium

Funding: \$5,041 from CDBG

3. Housing for the Developmentally and Psychiatrically Disabled

Seeks to mitigate the numbers of developmentally and psychiatrically disabled in the Urban County (7 cities and the unincorporated County) who would be homeless or reinstitutionalized through ongoing protection and enforcement of their housing rights and legislative and systems reform.

Objective: To counsel and represent 80 clients in landlord-tenant, discrimination, housing subsidy, and board and care law. Assist 100 clients with information, advice, referral. Present 2 educational workshops. Circulate housing rights brochure. Continue in systems advocacy for the client group.

Agency: Mental Health Advocacy/Santa Clara County Bar Association Law Foundation, Inc./Santa Clara County Fair Housing Consortium

Funding: \$20,000 from CDBG

4. Mid-Peninsula Citizens for Fair Housing

Provides fair housing services throughout the midpeninsula by raising community understanding of housing discrimination; providing means of redress to the victims of discrimination; reducing the incidence of discrimination; providing cities and the County with information and technical assistance regarding discrimination and providing information and other resources necessary to resolve landlord-tenant problem.

Objective: To raise community awareness through community outreach, advertising, distribution of brochures, public workshops. Provide services to investigate 35-40 complaints resulting in 25-30 cases and counsel 100 cases of landlord-tenant problems. Provide technical assistance to City of Cupertino.

Agency: Mid-Peninsula Citizens for Fair Housing/Santa Clara County Fair Housing Consortium

Funding: \$6,356 from CDBG

5. Operation Sentinel/Fair Housing

Provides comprehensive fair housing services including: community education; case investigations; litigation; and conciliation to a target population of primarily renters of low to moderate income. Also geared for civil rights enforcement for all seeking residency in Santa Clara County (purchase or rental).

Objective: To provide fair housing information and referral services to 1,500 people. Provide fair housing investigation, counseling, litigation and conciliation services to 100 households. Provide landlord-tenant counseling to 150 households and rental dispute mediation to 20 households. Provide community education. Coordinate with other agencies in the Fair Housing Consortium.

Agency: Operation Sentinel/Santa Clara County Fair Housing Consortium/Stanford Mid-Peninsula Urban Coalition

Funding: \$10,171 from CDBG

6. San Jose Housing Service Center

Reduce incidence of housing disputes encountered by low and moderate income individuals residing in the City of Milpitas and the unincorporated pockets of San Jose.

Objective: To provide housing counseling for 150 individuals. Respond to all requests for information and/or referral. Investigate complaint of discrimination - approximately 10. Mediate mobile home park disputes in City of Milpitas. Conduct six classes.

Agency: San Jose Housing Service Center/Santa Clara County Fair Housing Consortium

Funding: \$13,077 from CDBG

7. Shelter Program

Provides emergency housing for battered women and their children for up to six weeks. Meets emergency needs of food, clothing, transportation and medical care immediately. Available to Urban County (7 cities and the unincorporated County) residents.

Objective: To provide (per month) - shelter for 7 women and 11 children; 70 meals for women and 90 meals for children; and 130 bednights for women and 200 bednights for children. Provide per year: 30 social skills or play therapy groups for children; 30 house meetings/support groups for shelter residents; 6 workshop for shelter residents; 6 outings for children.

Agency: Mid-Peninsula Support Network

Funding: \$40,000 from CDBG

8. Shared Housing Project

Assists primarily single-parent families in Santa Clara County that wish to share housing.

Objective: To provide 150 shared housing arrangements.

Agency: Catholic Social Services

Funding: \$50,000 from CDBG

9. Project MATCH

Assists the elderly in Santa Clara County that wish to share housing.

Objective: To provide 150 shared housing arrangements.

Agency: Project MATCH

Funding: \$50,000 each from CDBG

10. La Isla Pacifica

Improves the living environment for low/moderate income families in South County by eliminating slums, unsanitary conditions and influences contributing to the deterioration of property and neighborhoods. Provide emergency services. Educate emergency service clients in future assistance and rights. Provide follow-up services.

Objective: To provide emergency shelter for 85 individuals. Provide 10 hours/month direct counseling and advocacy. Conduct 20 crisis contacts per month. Design/develop housing assistance packet. Begin meetings with Montebello tenants.

Agency: South County Alternatives

Funding: \$34,033 from CDBG

11. Casa WOMA Emergency Housing Project

Provides emergency housing for victims of domestic violence combined with an innovative approach to domestic violence prevention.

Objective: To provide emergency housing to at least 120 Urban County (7 cities and the unincorporated County) resident women and children within a 30-day program. Provide crisis reducing alternatives to at least 1,760 women by means of 24-hour hotline. Provide free legal advice to minimum of 25 resident women. Public education and information and referral services. Provide temporary restraining order assistance for a minimum of 35 resident women.

Agency: The Women's Alliance
Funding: \$67,467 from CDBG

IV. OBJECTIVE: OVERALL HOUSING ACTIVITY IN SANTA CLARA COUNTY

1. Santa Clara County Housing Committee

- Coordinates County housing services and promote coordination between the County and other agencies.
- Identifies unmet needs and severe gaps.
- Propose action to meet needs and gaps.
- Informs County Executive and Board of Supervisors of above.
- Recommends positions of advocacy for the County.

Agency: Santa Clara County departments and agencies
Funding: None at present
Time Frame: Through 1984 at least. Probably longer.

2. Housing Element Update

Updates County Housing Element as required by State law AB 2853.

Agency: Santa Clara County Planning & Development Department
Funding: County budget
Time Frame: Ends summer 1984. To be updated every 5 years in the future.

3. Mobilehome Relocation (MHR) Program

Suggests guidelines and procedures to the cities and County for obtaining land from developers of new multi-family residential projects in order to provide spaces for the relocation of mobilehomes displaced due to hardship created by the closure or conversion of existing mobilehome parks. These guidelines and procedures are in a report from the Santa Clara County Planning Commission and the Board of Supervisors, prepared by Naphtali H. Knox and Associates, Inc. This report is being circulated to the cities in the County for review and comment.

Agency: Santa Clara County Planning Commission; Board of Supervisors; and Naphtali H. Knox and Associates, Inc.
Time Frame: Probable action taken within one year.

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housing/Beth2

U.C. BERKELEY LIBRARIES



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